IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

Charles Mintz : CHAPTER 13

Debtor :

No. 15-17168-elf

ANSWER TO MOTION OF NATIONSTAR MORTGAGE, LLC FOR RELIEF FROM AUTOMATIC STAY

Debtor, by his attorney, Erik B. Jensen, Esq. by way of answer to Movant's motion, respectfully represents that:

- 1. Admitted.
- 2. Denied. Legal conclusion.
- 3. Denied. Legal conclusion.
- 4. Denied. Legal conclusion.
- 5. Denied. Legal conclusion.
- 6-7 Denied. Legal conclusion. Specifically denied that Debtor has failed to maintain taxes and insurance. Strict proof is demanded at time of hearing, if relevant. Furthermore, specifically denied that Debtor is in default.
- 8. Denied. Legal conclusion.
- 9. Denied. Legal conclusion.
- 10. Admitted.
- 11. Denied. Legal conclusion. By way of further response, this averment is denied for reasons states above.
 - 12. Denied. Legal conclusion.
 - 13. Denied. Legal conclusion.
 - 14. Denied. Legal conclusion
 - 15. Denied. Legal conclusion
 - 16. Denied. Legal conclusion

WHEREFORE, Debtor respectfully requests this Honorable Court deny Movant's Motion for Relief.

Date: 12/14/18 Respectfully submitted.

/S/ Erik B. Jensen Erik B. Jensen, Esq.

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Answer to Motion for Relief was served on December 14, 2018, on the Chapter 13 Standing Trustee, William C. Miller, Esquire and Kevin Buttery, Esquire by electronic mail.

Date: 12/14/18 /s/ Erik B. Jensen

Erick B. Jensen, Esq. *Attorney for Debtor*